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MacCulloch are the only English works. The index is insufficient. Where the work excels is in features characteristically French—proportion and clarity of style.

JAMES WESTFALL THOMPSON

Sociology and Modern Social Problems. By CHARLES A. ELLWOOD. New York: American Book Co., 1910. 8vo, pp. 331.

Professor Ellwood begins his treatment by making clear the fact that the social includes the moral, political, religious, and economic, and is not in opposition to them. Political, industrial, and educational problems are phases of social life, and to understand these phases we must understand the biological and psychological aspects of man's social life.

Society, he sets forth, springs from the necessities of life itself. Sociology is defined as the science of the evolution of human interrelations, the vital part of which is the study of *social changes*.

While the author asserts that Darwin's theory in its essentials stands today, he restates it only for the evolutionary point of view which this theory gives. In addition to the more essential points in organic evolution, evolution in the universal sense, as indicated in the works of Herbert Spencer, is also assumed. Social evolution is the evolution of groups of psychically interconnected individuals. It is the higher forms of evolution—association, co-operation, combination—with which sociology is primarily concerned.

Social evolution has as its basis organic evolution. Certain limitations are also set to it by natural laws, so that society does not so much what *it wants to do*, as what it *must do* in order to survive. The author's conclusion then is that human social evolution rests upon and is conditioned by biological evolution, and that there is no sanity in sociology without the biological point of view.

In his order of treatment, which seems to add much merit to the book, the family is next taken up along with private property, which are held as the bases upon which civilization rests. While the individual is often taken as the unit of sociological investigation just as the atom in chemistry, still the family is the simplest *social* structure (p. 53). The biological aspects of the family—sex, reproduction, variation through heredity—are treated in turn. Presenting in brief the arguments on both sides, but basing his contention mainly on Westermarck, the author argues for the monogamous family as the original form. Family life is held to have been based on parental instinct originally, and is still so at present, instead of sex.

One of the most interesting features of the book appears strikingly for the first time in the treatment of the evolution of the family in Roman life, in which it is set forth that no one isolated cause can account for changes, but that numerous stimuli have to be taken into account.

Modern tendencies toward the disruption of the family receive attention in keeping with the important place of the family in the entire treatment. The increasing tendencies to disintegration are to be explained by the new adjustments of modern society, in the face of which the virtues of self-sacrifice, loyalty, and obedience have suffered, and thus family ties have weakened. We have not yet developed a family in keeping with our democratic society, and the implication is

that the present tendencies will be offset only when we have developed a type in keeping with these social changes.

The remainder of the book is devoted to treatment of certain modern social problems—the growth of population, the immigrant problem, the Negro problem, the problem of the city, poverty and pauperism, and crime. In each instance the causes, effects, and proposed remedies are set out in clear, brief outlines, accompanied by a variety of suggestive statistical matter.

The book is intended as an elementary text in sociology as applied to modern social problems, and for use in institutions where only a short time can be devoted to the study, seems to be admirably adapted. The study of concrete problems with emphasis on interpretation seems to have especial value in dealing with beginners.

ERIC W. HARDY

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Money and Banking. By EARL DEAN HOWARD. New York: Alexander Hamilton Institute, 1910. Large 8vo, pp. xxiii+495.

This is Vol. V in the "Modern Business" series, written under the general editorship of Joseph French Johnson, and, like the other volumes of that series, is designed chiefly for correspondence students who have not necessarily had college training. This accounts probably for the greater detail in description and analysis and the lesser attention to strictly theoretical considerations.

The first part, on "Money," contains eleven chapters, the first eight of which deal with the subject in a general fashion, while the last three concern themselves with domestic and foreign exchange, production of the precious metals, and bimetalism. The second part, on "Banking," contains twenty chapters, the first two of which discuss the general theory of credit, followed by ten chapters descriptive of the organization and functions of banks. All save one of the remaining chapters are devoted to the history and present conditions of banking with chief emphasis on the national banking system of the United States. The final chapter is devoted to a general summary of currency and banking principles. A list of questions on each chapter is added at the end of the volume, together with the gold-standard act of 1900 and the Aldrich-Vreeland Act of 1908.

A quantity-theory of prices is adopted, although the author does not appear to be so extreme an advocate as does the editor in the preface. The estimate (p. 107) that 20 per cent of the gold produced annually is used in the arts seems to be too low. The reports of the Director of the United States Mint for 1906, 1907, 1908, and 1909 show no estimate of less than 25 per cent. It is stated (p. 375) that the limit on the retirement of national bank notes is \$3,000,000 per month, although by the Aldrich-Vreeland Act, printed in the Appendix, this limit was increased to \$9,000,000 per month. The general discussion of government guaranty of deposits (pp. 378-80) is unfavorable to the scheme, but on p. 423 it is stated: "The most serious results [*sic*] from failure of banks is the delay in payment rather than in final loss; both are absolutely unnecessary and the fear that such delay and loss might occur cost the country